

Information to identify the case:			
Debtor 1	Shemeka Dozier Spriggs		
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court	Eastern District of Virginia		
Case number:	17-14214-BFK		
	Social Security number or ITIN	xxx-xx-7972	
	EIN	__-____	
	Social Security number or ITIN	_____	
	EIN	__-____	
	Date case filed for chapter	13 12/12/17	

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read all pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Shemeka Dozier Spriggs	
2. All other names used in the last 8 years		
3. Address	2212 Greywing St. Woodbridge, VA 22191	
4. Debtor's attorney Name and address	Brian Kenneth Madden Brian K. Madden, P.C. PO Box 7663 Arlington, VA 22207	Contact phone 703-533-0101 Email: briankmadden@gmail.com
5. Bankruptcy trustee Name and address	Thomas P. Gorman 300 N. Washington St. Ste. 400 Alexandria, VA 22314	Contact phone (703) 836-2226 Email: ch13alex@gmail.com

Debtor **Shemeka Dozier Spriggs**

Case number **17-14214-BFK**

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov . McVCIS 24-hour case information: Toll Free 1-866-222-8029	200 South Washington Street Alexandria, VA 22314 Hours open Monday – Friday, 9:00 AM – 4:00 PM ET, except on holidays. Contact phone 703-258-1200	For the Court: Clerk of the Bankruptcy Court: William C. Redden Date: December 20, 2017
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	January 16, 2018 at 01:30 PM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: 115 South Union Street, Suite 206, Alexandria, VA 22314
8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<div style="display: flex; justify-content: space-between;"> <div> Deadline to file a complaint to challenge dischargeability of certain debts: You must file: <ul style="list-style-type: none"> a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). </div> <div> Filing deadline: March 19, 2018 </div> </div> <div style="display: flex; justify-content: space-between; margin-top: 10px;"> <div> Deadline for all creditors to file a proof of claim (except governmental units): </div> <div> Filing deadline: February 20, 2018 </div> </div> <div style="display: flex; justify-content: space-between; margin-top: 10px;"> <div> Deadline for governmental units to file a proof of claim: </div> <div> Filing deadline: June 11, 2018 </div> </div> <hr style="border: 0.5px solid black; margin: 10px 0;"/> <div> Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial. </div> <hr style="border: 0.5px solid black; margin: 10px 0;"/> <div> Deadline to file an Objection to a Proof of Claim is 90 days after the deadline set forth above to file a Proof of Claim. </div> <hr style="border: 0.5px solid black; margin: 10px 0;"/> <div style="display: flex; justify-content: space-between;"> <div> Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. </div> <div> Filing deadline: 30 days after the conclusion of the meeting of creditors </div> </div>	

Debtor **Shemeka Dozier Spriggs**

Case number **17-14214-BFK**

9. Filing of Chapter 13 Plan and Related Motions and Hearing on Confirmation	<p>Local Rule 3015-2 requires attorney for debtor(s) or pro se debtor(s) to serve the Chapter 13 Plan and Related Motions on creditors and interested parties. Objections must be filed not later than 7 days prior to the date set for the confirmation hearing. If no objections are timely filed, there will be no confirmation hearing. Timely filed objections will be heard at the confirmation hearing scheduled to be held:</p> <p>February 21, 2018 at 01:30 PM,</p> <p>Location: Judge Kenney's Courtroom, U.S. Bankruptcy Court, 2nd Floor, 200 S. Washington St., Ctrm I, Alexandria, VA 22314</p>
10. Creditors with a foreign address	<p>If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.</p>
11. Filing a chapter 13 bankruptcy case	<p>Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.</p>
12. Exempt property	<p>The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.</p>
13. Discharge of debts	<p>Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion.</p>
14. Local Rule Dismissal Warning	<p>Case may be dismissed for failure to timely file lists, schedules and statements, or to attend meeting of creditors. (Local Bankruptcy Rules 1007-1, 1007-3, and 2003-1.) Trustee may at the meeting give notice of intention to abandon property burdensome or of inconsequential value or intent to sell nonexempt property that has an aggregate gross value less than \$2,500. Objections thereto must be filed pursuant to Local Bankruptcy Rules 6004-2 and 6007-1.</p>
15. Payment of Fees for Alexandria Case and Adversary Filing and Miscellaneous Requests	<p>Exact Change Only accepted as of December 16, 2013, for payment of fees and services. Payment may be made by non-debtor's check, money order, cashier's check made payable to Clerk, U.S. Bankruptcy Court, or any authorized non-debtor's credit card.</p>
<p><i>Electronic bankruptcy notices are delivered faster than the U.S. Mail if you have a PC with Internet connection or a Fax machine. For more information, go to http://ebn.uscourts.gov or call, toll free: 877-837-3424. Case/docket information available on Internet @ www.vaeb.uscourts.gov</i></p>	
<p>ATTENTION DEBTORS: Receive your court notices and orders by email through the DeBN. Same-day delivery. Convenient Access. Free. For more information and to download the request form, go to www.vaeb.uscourts.gov and select the Debtor Electronic Bankruptcy Noticing link from the ATTENTION DEBTORS DeBN banner.</p>	

Certificate of Notice Page 4 of 5
 United States Bankruptcy Court
 Eastern District of Virginia

In re:
 Shemeka Dozier Spriggs
 Debtor

Case No. 17-14214-BFK
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0422-9

User: stewarts
 Form ID: 309I

Page 1 of 2
 Total Noticed: 33

Date Rcvd: Dec 20, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 22, 2017.

db +Shemeka Dozier Spriggs, 2212 Greywing St., Woodbridge, VA 22191-4048
 tr +Thomas P. Gorman, 300 N. Washington St. Ste. 400, Alexandria, VA 22314-2550
 14168770 +About Women, 2296 Opitz Blvd., #440, Woodbridge, VA 22191-3355
 14168769 Brian K. Madden - notice only, PO Box 7663, Arlington, VA 22207-0663
 14168772 +Brock & Scott, re: Bankruptcy, 5431 Oleander Dr., #200, Wilmington, NC 28403-5857
 14168783 ++CHOICE RECOVERY INC, 1550 OLD HENDERSON ROAD, STE 100, COLUMBUS OH 43220-3662
 (address filed with court: Choice Recovery Inc, 1550 Old Henderson Rd St,
 Columbus, OH 43220-0000)
 14168774 +Caliber Home Loans, Inc., attn: Bankruptcy, PO Box 24610, Oklahoma City, OK 73124-0610
 14168775 Caliber Home Loans, Inc., PO Box 270415, Oklahoma City, OK 73137-0415
 14168778 +Capital One Auto Finance, Attn: Gen'l Corres/Bankruptcy, Po Box 30285,
 Salt Lake City, UT 84130-0285
 14172411 +Capital One Auto Finance, c/o AIS Portfolio Servic, P.O. Box 4360, Houston, TX 77210-4360
 14168780 +Cardinal Mgmt. Group, 4330 Prince William Pkwy #201, Woodbridge, VA 22192-8102
 14168785 +Credit Control Corp, 11821 Rock Landing Dr, Newport News, VA 23606-4207
 14168784 +Credit Control Corp, Po Box 120568, Newport News, VA 23612-0568
 14168786 +FBCS, 330 S. Warminster Rd., #353, Hatboro, PA 19040-3433
 14168790 +Legum & Norman, 3130 Fairview Park Dr., #200, Falls Church, VA 22042-4566
 14168791 +POTOMAC CLUB CONDO, c/o Rees Broome, 1900 Gallows Rd., #700, Vienna, VA 22182-4098
 14168792 +POTOMAC CLUB OWNERS ASSN, 2180 POTOMAC CLUB PARKWAY, Woodbridge, VA 22191-4033
 14168793 Potomac Pathology, 6035 Burke Ctr Pkwy, #390, Burke, VA 22015-3750
 14168795 Sentara Group, PO Box 120568, Newport News, VA 23612-0568
 14168797 +Sheridan Anesthesia Serv., PO Box 3495, Toledo, OH 43607-0495
 14168798 +Virginia Pulmonary assoc., 313 Park Ave, #202, Falls Church, VA 22046-3303
 14168787 +focus recvbls, 1130 Northchase Pkwy, #150, Marietta, GA 30067-6429

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 aty E-mail/Text: briankmadden@gmail.com Dec 21 2017 01:54:58 Brian Kenneth Madden,

Brian K. Madden, P.C., PO Box 7663, Arlington, VA 22207
 cr +EDI: AISACG.COM Dec 21 2017 01:43:00 Capital One Auto Finance, a division of Capital O,
 P.O. Box 165028, Irving, TX 75016-5028
 14168771 +EDI: CCS.COM Dec 21 2017 01:43:00 Allstate Insur, c/o CCS, Two Wells Ave,
 Newton, MA 02459-3225
 14168777 EDI: CAPITALONE.COM Dec 21 2017 01:43:00 Capital One, 15000 Capital One Dr,
 Richmond, VA 23238-0000
 14168781 +EDI: CCS.COM Dec 21 2017 01:43:00 CCS, 725 Canton St., Norwood, MA 02062-2679
 14168776 +EDI: CAPITALONE.COM Dec 21 2017 01:43:00 Capital One,
 Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
 14168779 +EDI: CAPONEAUTO.COM Dec 21 2017 01:43:00 Capital One Auto Finance, 3901 Dallas Pkwy,
 Plano, TX 75093-7864
 14174219 +EDI: AISACG.COM Dec 21 2017 01:43:00 Capital One Auto Finance, a division of Capital On,
 P.O. Box 165028, Irving, TX 75016-5028
 14168788 EDI: IRS.COM Dec 21 2017 01:43:00 IRS, P.O. Box 7346, Philadelphia, PA 19101-7346
 14168794 +E-mail/Text: BCCSUBANKRUPTCYEMAIL@sentara.com Dec 21 2017 01:56:30 Sentara, PO Box 2156,
 Morrisville, NC 27560-2156
 14168796 +E-mail/Text: BCCSUBANKRUPTCYEMAIL@sentara.com Dec 21 2017 01:56:30
 Sentara Potomac Hospital, PO Box 2156, Morrisville, NC 27560-2156

TOTAL: 11

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

14168782* ++CHOICE RECOVERY INC, 1550 OLD HENDERSON ROAD, STE 100, COLUMBUS OH 43220-3662
 (address filed with court: Choice Recovery Inc, 1550 Old Henderson Rd Ste 100,
 Columbus, OH 43220-0000)
 14168789* IRS - Richmond, Special Procedures Branch, P.O. Box 10025, Richmond, VA 23240-0025
 14168773 ##+Brock & Scott, PLLC, 44121 Harry Byrd Hwy., Suite #245, Ashburn, VA 20147-5671

TOTALS: 0, * 2, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
 will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
 debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0422-9

User: stewarts
Form ID: 309I

Page 2 of 2
Total Noticed: 33

Date Rcvd: Dec 20, 2017

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 22, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 13, 2017 at the address(es) listed below:

Brian Kenneth Madden on behalf of Debtor Shemeka Dozier Spriggs briankmadden@gmail.com,
briankmadden@yahoo.com;R45056@notify.bestcase.com
Judy A. Robbins ustpreion04.ax.ecf@usdoj.gov
Thomas P. Gorman chl3alex@gmail.com, tgorman26@gmail.com

TOTAL: 3